

What is claimed is:

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comprising:

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an interactive user application running on a computer, said computer having a display operatively connected to said computer;

a customer segmentation module for characterizing the customer;

a product segmentation module for characterizing one or more products associated with the customer;

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a call type module for characterizing the purpose of the call; and

an incentive module for processing information related to one or more of the customer segmentation module, the *card* segmentation module, and the call type module to formulate a set of incentives to offer to the customer.

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2. The system of claim 1 wherein the product is a product offered by a financial institution.

3. The system of claim 1 wherein the customer segmentation module assigns a value to the customer based on the customer's payment history.

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4. The system of claim 3 wherein one or more indicators are associated with the value wherein the indicators vary in appearance and provide an indication of profitability.

5. The system of claim 1 wherein the incentive matrix further comprises a customer incentive eligibility rating display where the customer incentive

eligibility rating display indicates whether or not the customer is eligible for an incentive.

5           6.     The system of claim 1 wherein the incentive matrix processes information related to profitability factors.

          7.     The system of claim 1 wherein the incentive matrix processes information related to the customer's behavior characteristics.

          8.     The system of claim 1 wherein the incentive matrix processes information related to customer delinquency factors.

10          9.     The system of claim 1 wherein the incentive matrix processes information related to attrition factors.

          10.    A method for presenting incentives specially tailored to a customer, comprising the steps of:

                  retrieving the customer's account information;

15               displaying the account information on a graphical user interface;

                  characterizing the customer through the use of a customer segmentation module;

                  characterizing one or more products associated with the customer through the use of a product segmentation module;

20               characterizing the purpose of the call through the user of a call type module for; and

                  processing information related to one or more of the customer segmentation

module, the card segmentation module, and the call type module through the use of an incentive module to formulate a set of incentives to offer to the customer.

11. The method of claim 10 wherein the product is a product offered by a financial institution.

12. The method of claim 10 wherein the customer segmentation module assigns a value to the customer based on the customer's payment history.

13. The method of claim 12 wherein one or more indicators are associated with the value wherein the indicators vary in appearance and provide an indication of profitability.

14. The method of claim 10 wherein the incentive matrix further comprises a customer incentive eligibility rating display where the customer incentive eligibility rating display indicates whether or not the customer is eligible for an incentive.

15. The method of claim 10 wherein the incentive matrix processes information related to profitability factors.

16. The method of claim 10 wherein the incentive matrix processes information related to the customer's behavior characteristics.

17. The method of claim 10 wherein the incentive matrix processes information related to customer delinquency factors.

18. The method of claim 10 wherein the incentive matrix processes information related to attrition factors.